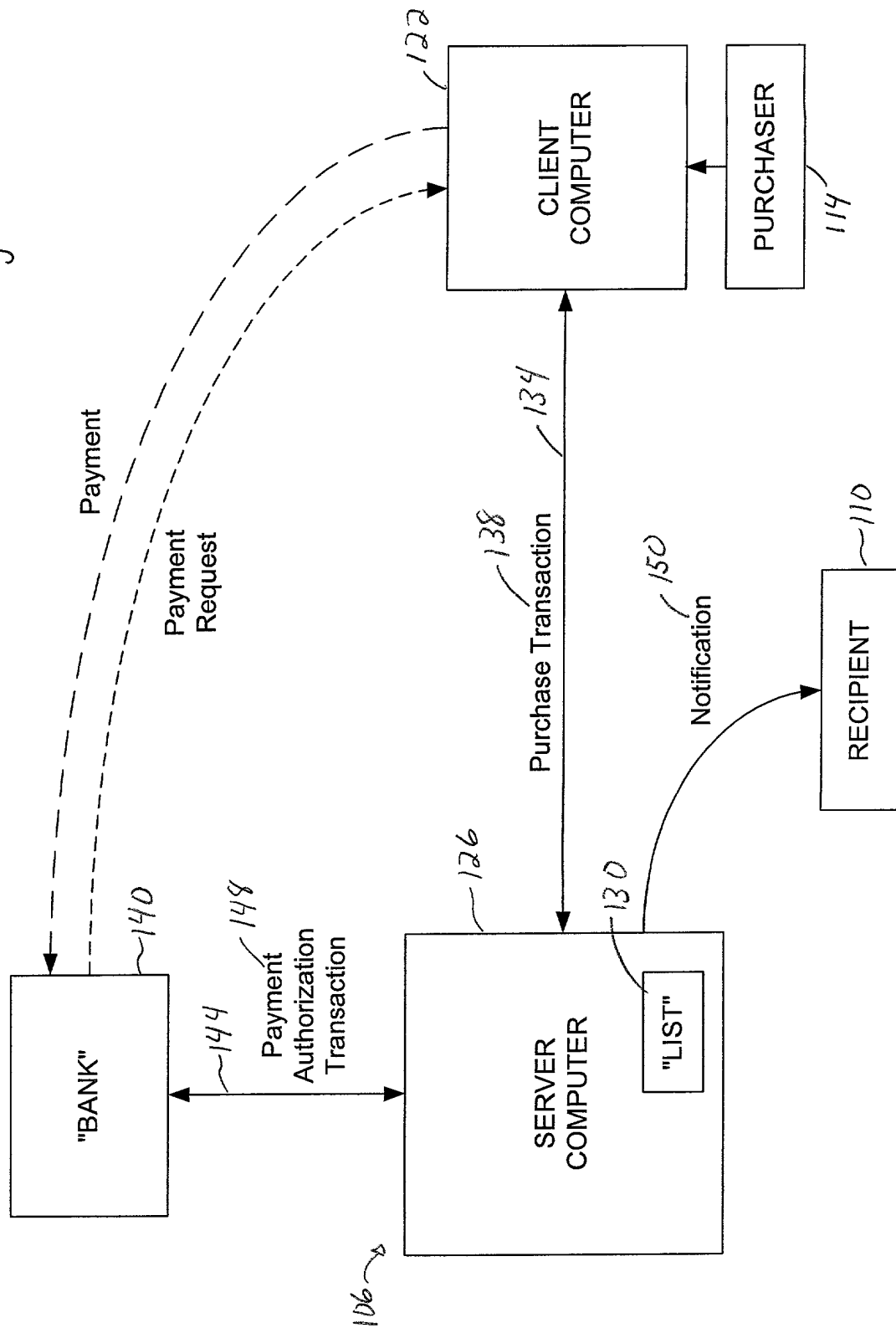
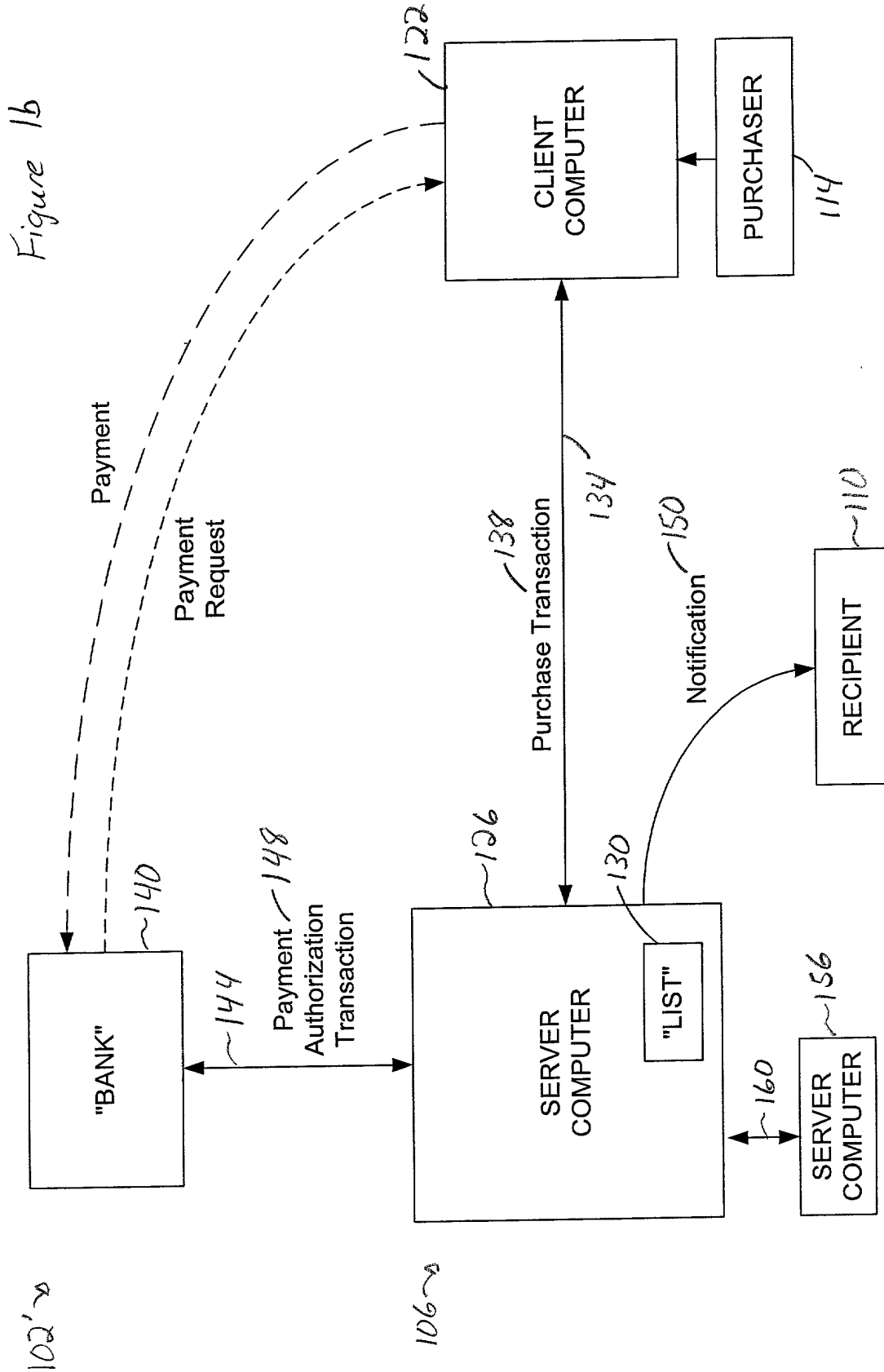


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Figure 1a





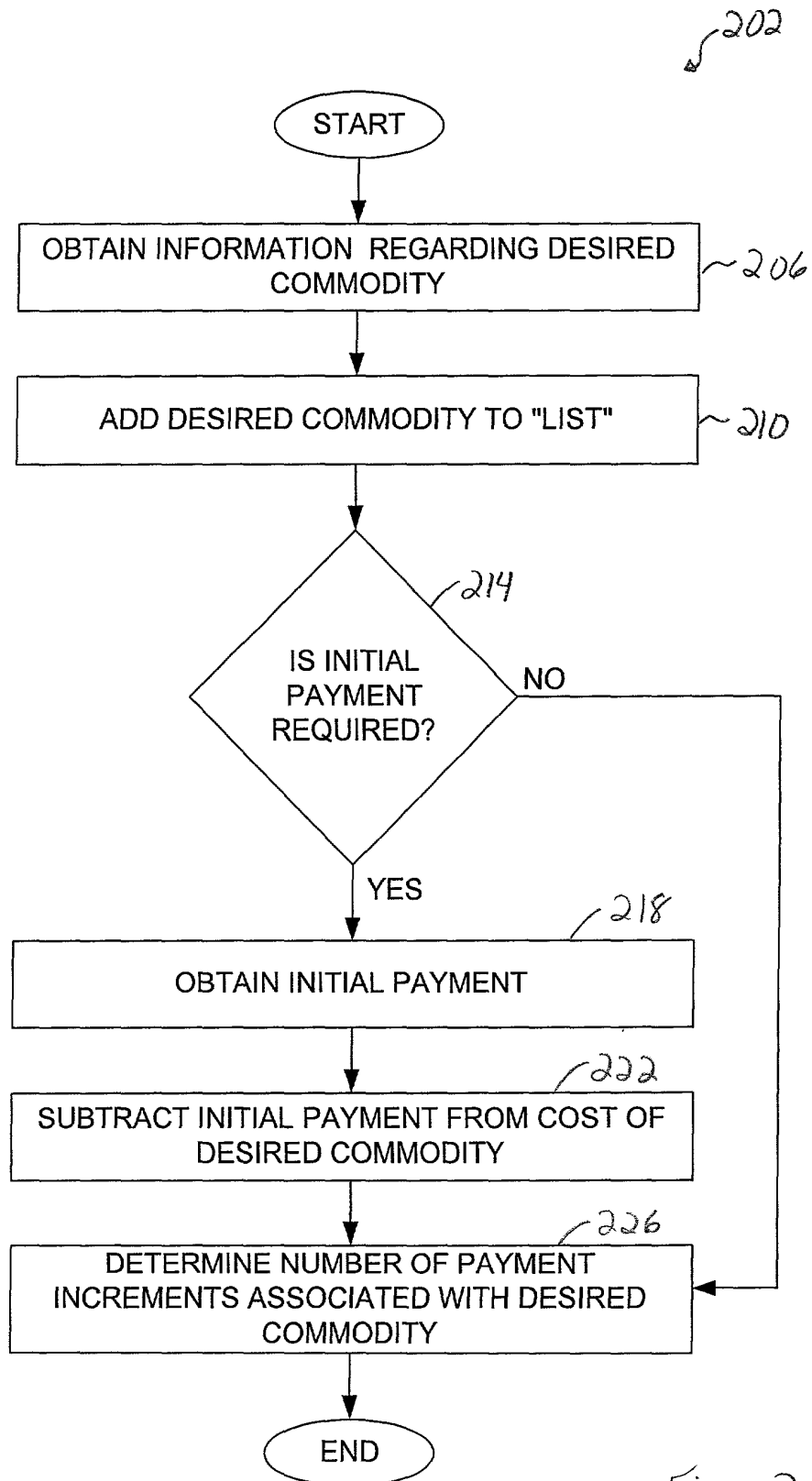


Figure 2

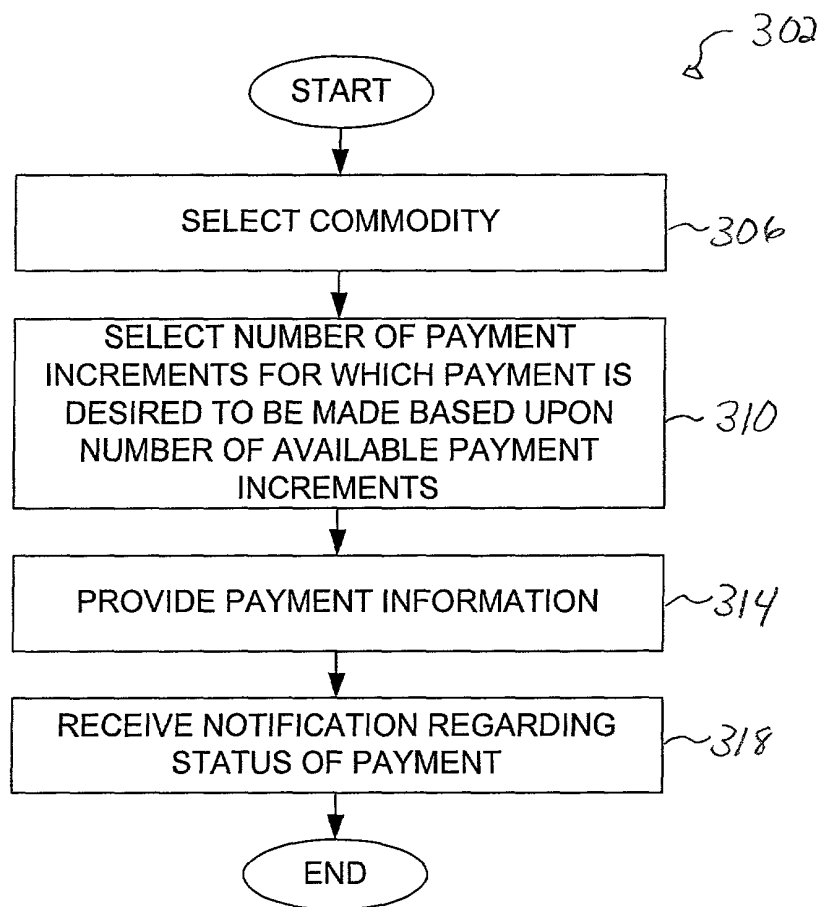


Figure 3

START

RECEIVE REQUEST TO PURCHASE PAYMENT
INCREMENTS OF AN AVAILABLE COMMODITY

DETERMINE NUMBER OF AVAILABLE PAYMENT
INCREMENTS

RECEIVE REQUEST TO PURCHASE N PAYMENT
INCREMENTS

OBTAIN PAYMENT INFORMATION

PROCESS PAYMENT INFORMATION

PAYMENT
PROCESSED
SUCCESSFULLY
?

No

THROW EXCEPTION

END

Yes

N = TOTAL
NUMBER OF
PAYMENT
INCREMENTS?

No

SUBTRACT N FROM NUMBER OF
AVAILABLE PAYMENT
INCREMENTS TO DETERMINE
NEW NUMBER OF AVAILABLE
PAYMENT INCREMENTS

Yes

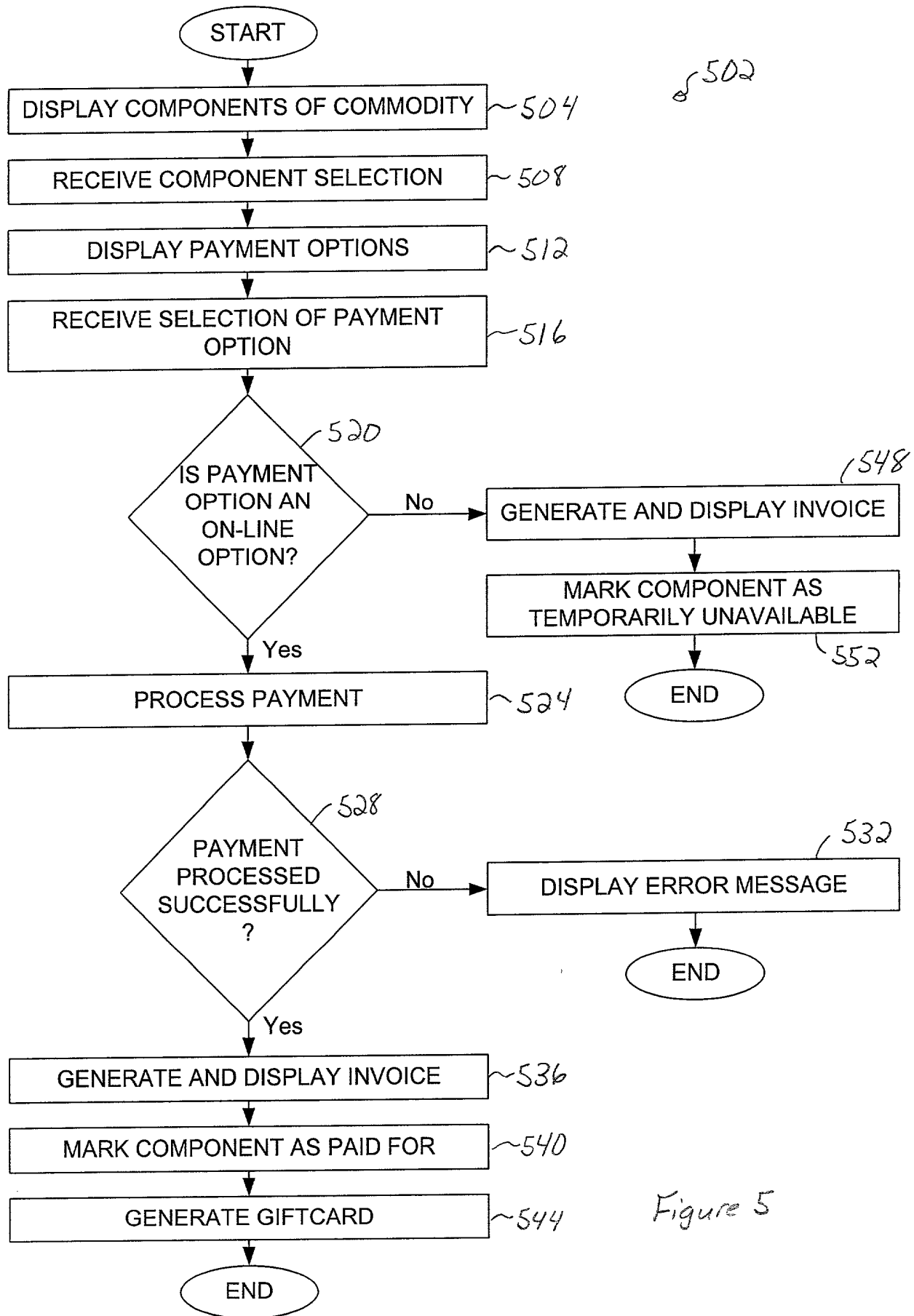
LIST THE COMMODITY AS FULLY PURCHASED

GENERATE GIFTCARD WHICH INDICATES
CONTRIBUTION OF PURCHASER TOWARDS
COMMODITY

SEND GIFTCARD

END

Figure 4



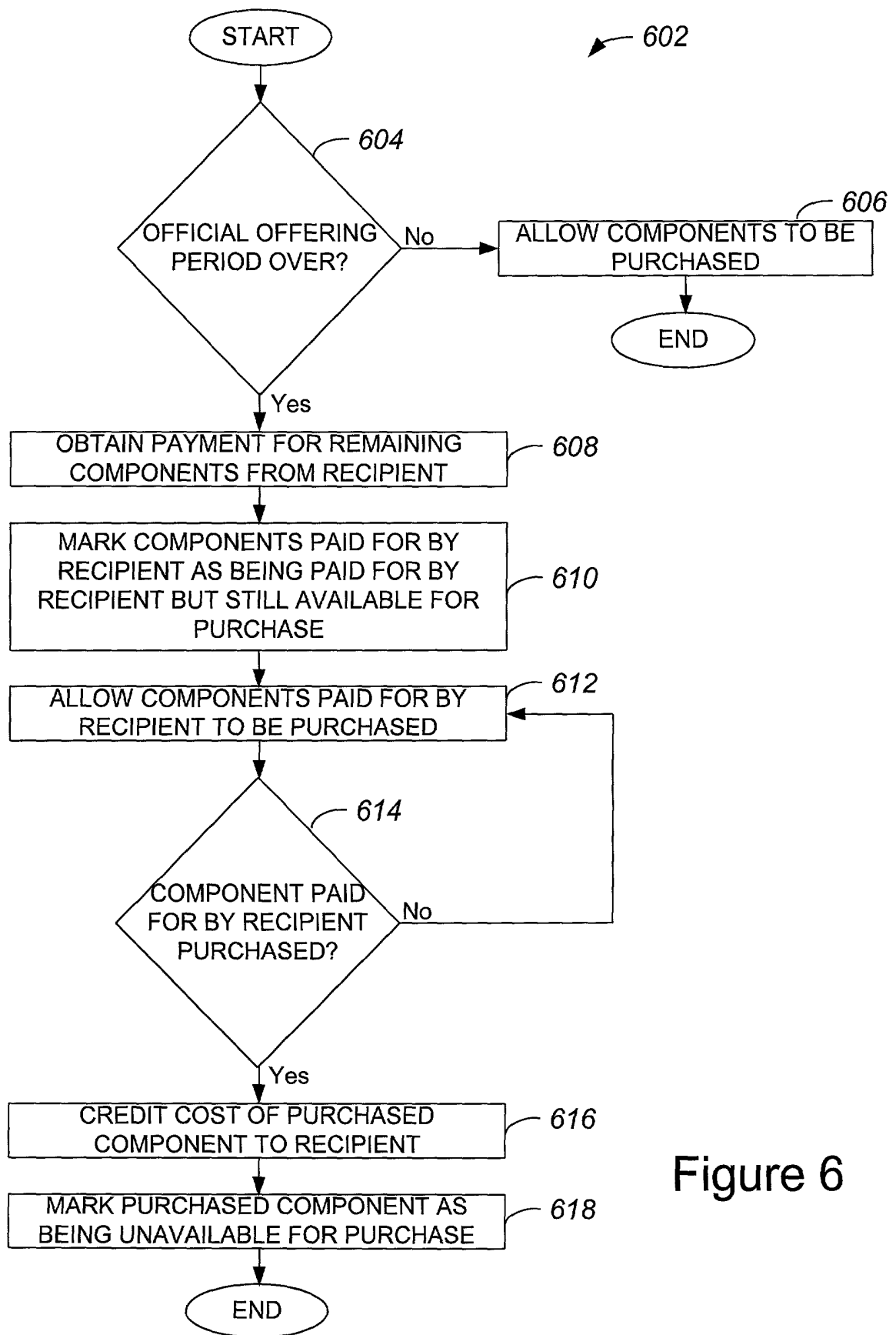


Figure 6

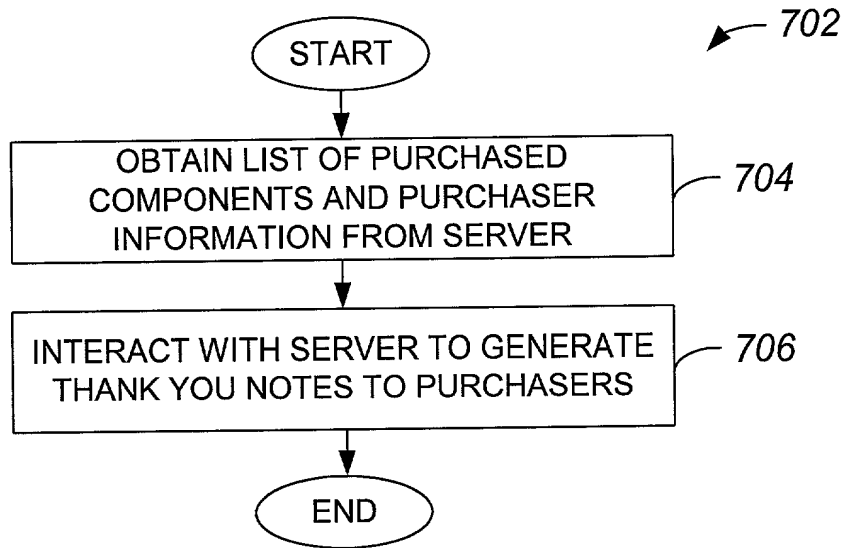


Figure 7a

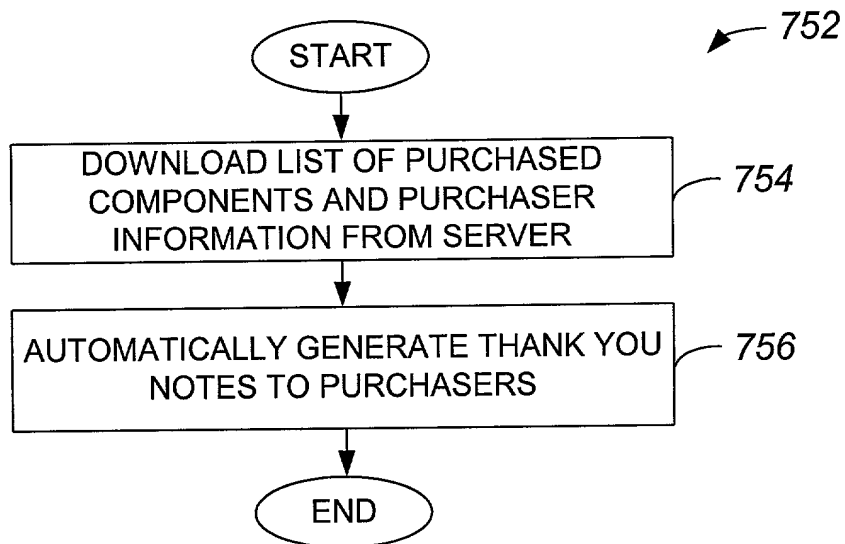


Figure 7b